

**TOWN OF AMHERST CDBG SOCIAL SERVICES FUNDING APPLICATION**  
**October, 2010**

AGENCY: Community Action of the Franklin, Hampshire, and North Quabbin Regions, Inc.

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2011 CDBG REQUEST: \$17,000

**Cover Sheet – Social Service Activity**

1. Project Name: **Community Action Resource Center** (formerly known as First Call for Help)

2. Budget Request: \$17,000

3. Activity Identification—please check one

☐ Homelessness and sheltering

☐ Education: outreach and advocacy

☐ Mental health services

☒ Emergency & preventive services: rental, food, fuel, shelter, and transitional assistance

☐ Other

4. Number of low/moderate income households served: 250

5. Describe how you will ensure that participants meet low/moderate income requirements:

Community Action of the Franklin, Hampshire, and North Quabbin Regions (*Community Action*) proposes to provide the following services to income-eligible Amherst households that do not include children:

☆ Screening, assessment, information and referral, at the Amherst Survival Center and the Resource Center in Northampton.

☆ Assistance with initiating SNAP (food stamp) applications through the state's Virtual Gateway as well as [paper] emergency Fuel Assistance applications, at the Amherst Survival Center.

☆ Access to funds for rental, utility, and fuel arrearages coupled with budget counseling, at the Amherst Survival Center.

☆ Follow-up support and advocacy based on participant needs, offered at both the Amherst Survival Center and from the Resource Center office in Northampton.

Families with children will be referred to Family Outreach of Amherst and other appropriate child and family services. The goals of the proposed project are to maintain LMI Amherst households in safe and stable housing and to ensure that they have access to food, clothing, shelter (either temporary or permanent), and public benefits in support of their quality of life.

Participants whom the Resource Center staff see face-to-face and who need only information and referral services will complete a self-declaration of income. (see attached) For all other services, participants will complete written or online applications that include income information and will provide verification of income. All participants will have current or annual income below HUD LMI limits for Amherst (\$50,050 for a household of two in 2010, \$43,800 for a household of

one). In the year ending September 30, 2010, 69.6% of Amherst residents served by *Community Action's* First Call for Help (now Community Action Resource Center) had income below 30% of HUD LMI levels; 16.4% between 31% and 50% of HUD LMI; 8.9% between 51% and 80%; and 5.1% over 80%.

**6. Demonstrate consistency with the Town's Community Development Strategy and the priorities as established by the Community Development Committee:**

The goals and activities of the proposed project are completely aligned with the Town's Community Development Strategy as well as the Community Development Committee's priorities for 2011, as excerpted below.

*The 2011 Community Development Strategy Update states: "The Town... consistently supports social services that improve the quality of life for all Amherst residents, reducing stress and increasing a household's options for meaningful employment. Town Meeting has funded a range of social services that include case management support for low- and moderate-income families [especially for those whose first language is not English], mentoring, services for battered women, and others. The Town will consistently seek funding for these and other social services programs that address issues of relating to poverty, health care, family planning, financial stress, and others as the needs arise. Especially important at this time are services that support homeless individuals that will include sheltering services, case management, and rental and fuel assistance for those at risk of homelessness." [emphasis added]*

*After holding a public hearing on September 28, 2010, to receive input on the 2011 Community Development Strategy and list of priorities, the Community Development Committee determined the following social service priorities for 2011:*

- 1) Homelessness and sheltering*
- 2) Education: outreach and advocacy*
- 3) Mental health services*
- 4) Emergency and preventive services: emergency rental assistance, emergency fuel assistance, emergency food and emergency shelter services that can include case management and coordination. [emphasis added]*

The proposed project is also consistent with the Amherst Master Plan because it brings information and referral services to Amherst (S.3.K below), is a priority service for Amherst residents in need, and is embedded in a system of collaboration and coordination (S.3.D below).

***S.3.D Help support social service agencies by encouraging communication, coordination, collaboration, and accountability. Seek funding to support priority services for Amherst residents in need. Inter-agency collaboration can lead to more efficient and effective provision of social services in Amherst. When allocating funding, priority should be placed on those programs that meet the needs of low-income residents and other citizens in need.***

***S.3.K Explore the use of an information and referral system such as First Call For Help, through which people can get answers to questions about services, programs, and facilities in the Town. First Call For Help is a hotline available in some communities that offers confidential information and directs callers to local providers of health and social services. The Town should explore whether such a referral system would be appropriate for Amherst. The feasibility of the program may be enhanced if the Town collaborates with neighboring communities and the hotline encompasses a broader geographic area.***

The proposed project is also consistent with the results of the needs assessment conducted by *Community Action*, the designated Community Action Agency for Hampshire County, as part of the process for developing its 2009-2011 Strategic Plan. *Community Action* surveyed 212 low-income Hampshire County adults (incomes below 200% of the Federal Poverty Level) in the spring of 2008. Almost 46% had borrowed money from friends or family to pay for basics, and almost 40% had used their credit cards to pay for basics because they did not have enough cash on hand. Almost half said they were worse off financially than they had been three years before. Twelve percent of respondents reported having been homeless in the past year (2007), with 32% of respondents under age 30 having been homeless. In response to the needs and issues identified in its 2008 Community Needs Assessment, *Community Action* stated a major three-year goal would be to "increase its capacity to meet people's basic needs ...[by] providing cash and other emergency assistance [and to] stand by our lower-income constituents during the tough time ahead by helping with basic needs as best we can in the short-term." The "tough time ahead" did indeed materialize as the Great Recession, and it is reasonable to assume that local residents are, by and large, worse off now than at the time of *Community Action's* needs assessment.

**Please submit responses to the following questions:**

**A. Please describe in full the project for which you are requesting funding:**

*Include information on the number of individuals or families to be served and who they are, i.e. disabled, low-income, homeless, etc.*

The Community Action Resource Center benefits Hampshire County residents with low and moderate income by helping them gain access to services and public benefits that will assist them in maintaining stable, safe, and warm housing; increase their food security; locate new income supports; and meet other basic needs such as health care, clothing, medications, and mental health counseling. The Community Action Resource Center does not provide hotline services, but does assist those with urgent needs to locate appropriate crisis intervention.

People in need of information and referral call the widely-publicized phone number. Clients in need of benefits enrollment, budget counseling, and/or emergency cash assistance (e.g. to help pay for heat) have face-to-face contact with the staff. Staff regularly attend meetings of the Council of Social Agencies (COSA) of Hampshire County, where collaborative relationships are formed and maintained, and where new information regarding services is announced, and will also attend meetings of the Amherst Human Service Network.

Through this CDBG grant, the Information and Referral Specialist from the Community Action Resource Center will provide services for Amherst residents at the Amherst Survival Center a total of four hours per week (mid-days when most clients are present, two days per week), as well as individualized follow-up support and advocacy for these Amherst residents from the Resource Center's office in Northampton.

At the Amherst Survival Center, Resource Center staff will provide information and referral services for all Amherst residents seeking assistance. For any households with children, she will refer to Family Outreach of Amherst or other appropriate child and family services in order to ensure that they have the easiest possible access to family-oriented services and so that Community Action may focus its limited resources toward households that do not include children. For households without children, including older teens transitioning to adulthood, seniors, single individuals, and two-adult households, she will provide the following:

1. Screening, in-depth assessment, and information and referral.
2. Assistance with initiating applications for public benefits, including SNAP (food stamp) applications and re-determinations through the state's Virtual Gateway, and [paper] Fuel Assistance (LIHEAP) applications for emergency situations, through *Community Action's* Fuel Assistance program. Most applicants for these benefits must have further direct contact with the Department of Transitional Assistance (DTA) or Fuel Assistance in order to complete their applications. The expert staff person from the Resource Center is intimately familiar with available programs and stays up-to-date on their ever-changing regulations and eligibility criteria. This staff person educates participants about their rights as consumers and how to navigate systems on their own in order to maintain their benefits.
3. Assistance in completing applications for funds for rental, utility, and fuel arrearages, coupled with budget counseling. The Resource Center Information and Referral Specialist screens for eligibility and need and then provides budget assessment and counseling as a condition of receiving financial assistance. This includes a thorough review of all household income and expenses, as well as suggestions about how to increase income through public benefits or work and decrease expenses through reduced use of credit, modifying food shopping or smoking habits, or home weatherization. The Information and Referral Specialist then evaluates whether or not the limited funds available from *Community Action* and others

will be effective in resolving the problem at hand. After reviewing income verification and determining whether or not the applicant has sufficient resources of their own to maintain stability after receiving this short-term help, the Resource Center Coordinator and the Department Director authorize payments to vendors from agency funds. *Community Action* collaborates with other local agencies whenever possible to stretch its limited resources. In FYE 9/30/10, on behalf of 55 Amherst households, *Community Action* paid vendors \$14,258 of money raised by the agency (including Emergency Shelter Grant and its own annual appeal, HeatUp!) and brokered access to another \$10,066 in rental, heat, and utilities assistance from ten external sources (including The Salvation Army, Catholic Charities, and the Interfaith Help Fund). From *Community Action* resources, eligible households can receive:

- a. Rental assistance: either move-in costs or arrearages for someone with at least a 14 Day Notice to Quit, not to exceed the equivalent of one month's rent. (averages \$750)
  - b. Utilities/heating assistance: one month's average usage for metered utility (gas or electric) or up to \$250 for an oil delivery. If a person is homeless or has moved due to an eviction (versus moving for some other reason), the agency may assist with an older/outstanding utility bill to have the service turned on in the new residence.
4. Follow-up support and advocacy. This will occur at the Amherst Survival Center as well as from the Resource Center's main office in Northampton. Follow-up would include such things as negotiating with a landlord to accept a payment plan, communicating with DTA about additional documentation needed for a SNAP application, or contacting several different sources of emergency financial assistance to put together a "package deal" that will be sufficient to address the client's need in order for them to remain in their current housing.

Based on previous experience, *Community Action* projects that during the FY11 CDBG grant period, the Community Action Resource Center will serve 250 Amherst households. All of these households will be screened for receipt of and eligibility for benefits and will receive appropriate referrals. Of these, approximately 60% will be households with children who will be referred to Family Outreach of Amherst and other child and family services for more in-depth services, if needed. Out of the remaining 100, *Community Action* anticipates providing financial assessment/budget counseling with 75 households and assisting 50 of these to complete applications for assistance with rent, utilities, and heat, depending on funds available, as well as submitting 25 applications for SNAP benefits.

All beneficiaries will have income at or below CDBG LMI eligibility levels, and most will have income substantially below the upper limits. Based on past experience and consistent with the racial diversity of the lower-income residents of Amherst, *Community Action* anticipates that 30% of beneficiaries will identify themselves as White, 19% African American/Black, 13% Asian, 13% multi-race, and 1% American Indian, with a substantial percentage (24%) identifying as "other," usually Hispanic/Latino. When asked their ethnicity, 33% will identify as Hispanic/Latino.

**B. What is the community's need for the proposed project/program?**

*Define the need or problem to be addressed by the proposed project. Explain why the project is important. Provide evidence of the severity of the need or problem. Who is the affected population, and why is this population presently underserved or not served?*

The Community Action Resource Center assists Hampshire County residents in finding and gaining access to resources that can help them meet their urgent and basic needs. This program is the first stop for individuals and families who are struggling with a financial crisis and unable to

meet their basic needs, or who may simply be in need of information. The Resource Center aims to alleviate the impact of financial crises with resources and advocacy that stabilize households and promote long-term sustainability.

Amherst has a sizable population whose income does not meet basic needs consistently, or who live so close to the edge that a financial rough spot – a car repair or a large medical bill – can place them at risk for losing housing or for going hungry or cold. The cost of living is quite high relative to wages, driven chiefly by the high cost of housing. The following indicators provide evidence of the scope and severity of the need for services provided by the Community Action Resource Center.

- ✧ Just over 48% of the Amherst population has income below HUD LMI limits. (DHCD CDBG application, Appendix B)
- ✧ In the Amherst elementary schools, 33.6% of students (444) were eligible for free/reduced price lunch in 2009/2010. At the Amherst Regional High School, 19.6% (228) were. (<http://profiles.doe.mass.edu/profiles>, Department of Elementary and Secondary Education)
- ✧ Approximately 500 Amherst residents have Social Security income averaging \$13,500 annually and no other retirement income. (2006 – 2008 American Community Survey 3-year estimates, <http://www.factfinder.census.gov>)
- ✧ The average wage for workers in all industries and ownership types in the Amherst Micropolitan NECTA is \$19/hour, compared with \$27.45 statewide. (First quarter 2010, <http://lmi12.detma.org/lmi>)
- ✧ In the past ten years, the Fair Market Rent (FMR) for apartments in the Amherst area has increased 47% (<http://www.nlihc.org/oor/oor2010>), 68% higher than the national inflation rate for that same time period. (<http://www.inflationdata.com>) While minimum wage is \$8.00 per hour, the minimum hourly wage needed to afford an FMR apartment (at the generally accepted affordability threshold of 30% of income) is \$14 - \$18 for a one to two bedroom apartment. Fifty-six percent of Amherst renters cannot afford an FMR apartment. (<http://www.nlihc.org/oor/oor2010>) The presence of 30,000 students from two colleges and the flagship campus of the state's land grant university exerts a great deal of pressure on the availability and cost of housing.
- ✧ SNAP (food stamp) enrollment among Amherst residents has shown a steady increase during the past two years, from 705 households in October 2008, to 838 in October 2009, to 949 in July 2010 (personal correspondence from Amy West, Deputy Chief of Staff, Massachusetts Department of Transitional Assistance, 10/22/10). During this time period, access to SNAP applications has expanded through use of the Virtual Gateway, regulations have loosened, and need has grown because of the recession. The process of applying for SNAP benefits remains complex and often requires travel to the Department of Transitional Assistance (DTA) office, which is located in Holyoke, half an hour by car but an all-day, four-bus affair for someone without a vehicle. Making SNAP enrollment available locally is critical to ensuring access by those who need these benefits the most.
- ✧ Fuel Assistance enrollment among Amherst residents has also increased in the past few years, from 266 during the 2007/2008 heating season, to 299 during 2008/2009, to 352 for 2009/2010. (data from *Community Action* Fuel Assistance program, 10/22/10) This increase is an indication of both expanded eligibility for benefits as well as an upsurge in need during the current recession.
- ✧ In the year ending 9/30/10, the Hampshire County Resource Center (formerly known as First Call for Help) responded to 1,759 requests for assistance from 1,250 callers; 378 calls (21.5%) came from 269 Amherst residents, a 52% increase over FY 2009. Amherst residents' major presenting issues were: the need for financial assistance with rent and utilities (36%);

food and food stamps (13%); housing and homelessness prevention (18%); and legal issues (8%).

Among the general population of people with lower incomes, certain groups are more vulnerable and/or underserved and are the most likely to need the services of the Resource Center.

- There are services targeted for specific groups such as those who are chronically mentally ill or homeless, but less is available for the average working person who is simply having a hard time getting by.
- Graduate students who are no longer dependent on their parents often have marginal financial resources, and while they have brighter long-term prospects, in the present they often need public benefits and cash assistance to get by.
- The colleges have many low-wage service jobs (e.g. cafeteria, laundry, restaurant) that attract immigrants and refugees, and many of these newcomers have very little education in their own language, low levels of English proficiency, and little knowledge of how systems and eligibility work in this country.
- Older teens transitioning to independent living have very few supports in Hampshire County; most support services are located in Hampden County to the south and Franklin County to the north (e.g. DIAL/SELF).

### **C. Community Involvement**

*What process was used to select this particular project? How was the process responsive to expressed community need? Define the process that will be used to maintain involvement of the project beneficiaries in the implementation of the project.*

*Community Action* has been providing information and referral, benefits enrollment, emergency cash assistance, and budget counseling in Hampshire County since 2007. During FYE 9/30/10, the agency used its ARRA-CSBG (American Recovery and Reinvestment Act – Community Services Block Grant) funds to increase its services related to housing and benefits enrollment. This resulted in adding two full-time staff in Hampshire County to the one full-time staff already there. One of the new staff was focused on homelessness prevention and the other on benefits enrollment, both working in tandem with the third staff member in the agency's information and referral service, then known as First Call for Help. The benefits enrollment worker was outposted in several different locations, including the Amherst Survival Center for several hours one day a week.

The decision to focus use of ARRA-CSBG funds in this way was based on *Community Action's* community needs assessment, cited earlier, which included input from hundreds of local residents with lower incomes and indicated a need for more help with homelessness prevention and basic needs services. In addition, clients of both (the former) First Call for Help and the Amherst Survival Center expressed need for more assistance than either agency had the capacity to provide. It was clear that the service provided at the Survival Center was responsive to their needs since, when the *Community Action* outreach worker was there, clients were lined up outside the door waiting each day.

With the end of ARRA-CSBG funding, *Community Action* now has one full-time staff member based at the Northampton Resource Center. The agency is eager to continue some level of the work funded through ARRA-CSBG since it so clearly met a local need. The Survival Center has asked *Community Action* to post its worker two days a week during mid-day hours when the most clients are already there for a meal. *Community Action* and the Survival Center will continue to solicit and listen to feedback from clients about the usefulness and effectiveness of

the service to be offered through CDBG funding and will adjust programming based on this input. (Please refer to the attachments for a letter of commitment from the Amherst Survival Center.)

#### **D. Project Feasibility**

*The project impact will be evaluated upon the extent to which the response meets the following criteria:*

*1. Describe what evidence exists to show that the community at large or project beneficiaries will use the project. Include documentation of demand for the activity through summary descriptions of surveys, inquiries, waiting lists or past participation.*

Comparative service data for the past two years amply illustrates that there is demand for the services being proposed in this application. When an outreach worker went to Amherst in 2010, numbers served jumped dramatically.

- ▶ In 2009, *Community Action* provided face-to-face services for 32 Amherst households (made up of 96 people) through its (now re-named) First Call for Help program based in Northampton. Staff and clients completed 28 food stamp applications or re-determinations and 10 applications for emergency assistance. Twelve households were assisted with housing-related problems.
- ▶ In 2010, when the agency had ARRA-CSBG funding and two additional staff in Hampshire County, including at the Survival Center, *Community Action* provided face-to-face services for 113 Amherst households (565 people). They completed 50 food stamp applications and re-determinations and 55 applications for emergency cash assistance, brokering payments to vendors of over \$24,000. Staff assisted 84 Amherst residents with utilities problems, and 69 with housing issues.

These data confirm that if the service is brought to Amherst residents in need, they will make use of it. As stated earlier, in this application *Community Action* proposes to target services to households that do not include children. Through this grant, the agency will not have the capacity to serve all households in need. Family Outreach of Amherst (FOA) has recently been able to increase its capacity to provide similar services for households with children. *Community Action* will refer households with children to FOA and other appropriate child and family services.

*2. If applicable, describe and document the availability and source of matching or other funds needed to complete the project.*

As outlined in the attached budget for the Community Action Resource Center's operations throughout Hampshire County, we project that the following amounts and sources of matching funds will be available during the grant period:

- ❖ Community Services Block Grant (entitlement funding for *Community Action* distributed to the Resource Centers) - \$69,819
- ❖ Department of Transitional Assistance for SNAP enrollment - \$6,000
- ❖ United Way of Hampshire County - \$10,500
- ❖ Northampton Community Development Block Grant - \$3,000
- ❖ *Community Action* Fuel Assistance - \$10,250
- ❖ Emergency Shelter Grant - \$39,200
- ❖ HeatUp! (*Community Action's* local fundraising, restricted to vendor payments for housing, heat, and utilities assistance) - \$7,000



3. *Identify the roles and responsibilities of all personnel involved in the project as well as internal controls.*

**Tammie Butler, Director, Community Services Department.** Ms. Butler oversees the Resource Centers (4 sites in Hampshire and Franklin Counties), the Center for Self-Reliance Food Pantry (Franklin County), the West (Franklin) County Emergency Food Pantry, and the Homelessness Prevention program (Hampshire and Franklin Counties) and has held this position for 4½ years. She has more than 25 years of experience in the human services field, primarily with senior services and the Salvation Army, and has been a supervisor for over 20 years. Ms. Butler has a Bachelor of Social Work degree from Eastern Nazarene College in Quincy. She prepared the budget for this application and will spend eight hours per month overseeing this project and attending relevant community meetings.

**Brian Eno, Coordinator, Community Action Resource Centers.** Mr. Eno first joined *Community Action* in 2005 as a Community Health Advocate with the Healthy Connections health care access program in the North Quabbin region. For two years he also implemented a special tobacco cessation grant there. A little over a year ago, Mr. Eno moved into the position of Coordinator of First Call for Help (now called Community Action Resource Centers) when it expanded significantly – and temporarily -- as the result of receipt of federal stimulus funds. Mr. Eno will devote 8½ hours per month to coordinating the proposed project, attending community outreach meetings, supervising staff, and monitoring data quality and progress toward benchmarks. He holds a B.A. from Long Island University.

**Linda Bryant, Information and Referral Specialist, Hampshire County.** Ms. Bryant has held her current position since July 2009. She will travel to Amherst twice a week to meet with clients of the Survival Center who live in Amherst and will provide follow-up services from the Resource Center office in Northampton, for a total of 38 hours per month. Ms. Bryant has an engineering background and many years of experience investigating airplane crashes. New in the area and close to retirement, she signed up with Harmon Personnel, a staffing agency owned by *Community Action*. In one of her assignments, as receptionist for *Community Action*, her ability to catch on quickly, to remain calm in crisis, and to reassure callers in distress became immediately apparent. When the Hampshire County Information and Referral Specialist position opened, she was hired and has brought her skills in problem-solving and follow-through to her work as an Information and Referral Specialist.

**Internal controls.** The Resource Center Coordinator and the Department Director will review and approve or deny all applications for financial assistance for *Community Action* funds and confirm that proper documentation of eligibility is on hand. All financial transactions are handled through the agency's central fiscal office. *Community Action* successfully manages an annual budget of over 26 million dollars from over 100 different sources including Federal, State, local, and private funders, and has held CDBG contracts with the Towns of Athol, Shelburne/Buckland, Greenfield, and Orange, as well as the City of Northampton. The agency has a fully-developed Fiscal Operations Manual that documents all procedures and is updated annually. Each year, auditors test the strength of the agency's internal controls and compliance with documented procedures. No one person in the fiscal office, including the CFO, has either the authority to sign checks or the code to access the advanced printer control in the accounting system. The agency maintains responsible relationships with vendors and makes payments in a timely manner to ensure that programs will be able to retain needed services. The agency also maintains adequate cash reserves as well as a \$100,000 line of credit to assist with any cash flow issues. Program Directors have real-time access to fiscal information and are provided monthly budget-to-actual reports, and their signature on all requisitions and vouchers is required. The

CFO reviews monthly financial reports with the Finance Committee of the Board and with the Board of Directors as a whole. The agency is fiscally sound. All retirement, payroll, and tax liabilities are paid up-to-date. All assets are depreciated appropriately and adequate funds set aside for replacement.

*4. Citing past accomplishments, document that the agency has the necessary past expertise to conduct the activity and has successfully completed past activities in a timely manner.*

*Community Action* has been operating information and referral, budget counseling, and emergency assistance services since 1994 in Franklin County and since 2007 in Hampshire County. Beginning in 2005 the agency received DTA funding through a Project Bread sub-contract to complete SNAP applications with clients. DTA has now taken over directly funding this outreach service, and *Community Action* has been chosen as one of ten pilot sites in the state. The agency expects to sign a contract with DTA in the very near future. The Resource Centers have been assisting with emergency LIHEAP applications since November 2009. *Community Action Resource Center* computers have been linked to the state's Virtual Gateway since 2005. The agency's development office consistently raises funds through donor solicitation as well as grants to be used for vendor payments on behalf of individual clients. As described above, *Community Action* sponsored an outreach worker at the Amherst Survival Center from March through August 2010.

In the year ending 9/30/10, the Hampshire County Resource Center (formerly known as First Call for Help) responded to 1,759 requests for assistance from 1,250 callers; 378 calls (21.5%) came from 269 Amherst residents, a 52% increase over FY 2009. Amherst residents' major presenting issues were: the need for financial assistance with rent and utilities (36%); food and food stamps (13%); housing and homelessness prevention (18%); and legal issues (8%). In this same year, the Hampshire County benefits enrollment outreach worker assisted 362 people face-to-face, 108 (30%) of them from Amherst. As stated earlier, the agency assisted 34 households with \$24,323 of financial assistance for rent, heat, and utilities to prevent homelessness, including \$10,066 from collaborating organizations. The Resource Center has ongoing relationships with Amherst Community Services, Family Outreach of Amherst, Catholic Charities, the Charles White Fund, the Interfaith Help Fund, and The Salvation Army, all of which have funds available to help Amherst residents in need. The Resource Center staff worker knows their criteria and limits for giving and collaborates with each to build the best possible package of assistance.

*5. Please submit a program budget that includes all sources of revenue and all expenses. Please refer to the attached budget.*

#### **E. Impact**

*Describe the impact the activity will have on the specifically identified needs. What measurable improvements will result from the activity? How much of the need will be addressed? Define the direct and indirect outcomes that will result from the project. Identify quantitative and qualitative measures to determine that the outcomes are achieved.*

- ❖ 250 Amherst households will learn about services and benefits for which they are eligible and receive information to make it possible for them to gain access to them in order to maximize their limited income.
- ❖ 75 Amherst households will increase their understanding of how to improve their household finances by participating in a financial assessment/budget counseling process.
- ❖ 50 Amherst households will gain access to emergency assistance for rent, utilities, and/or

fuel in order to prevent homelessness.

- ❖ 25 Amherst households will initiate applications for SNAP benefits in order to improve their access to food and to make their limited income available for expenses other than food.

All of these outcomes will be monitored and documented in the agency's databases. The Community Action Resource Centers use two databases to track information. The ACCESS-based agency-developed database, APACS, will be used to document information about face-to-face encounters, e.g. the steps in eligibility determination, enrollment, and emergency assistance provided. In addition to APACS, the Resource Centers use a database designed specifically for information and referral services, IRIS (Information and Referral Information System). IRIS is well-adapted to recording numbers of calls, tracking and categorizing issues raised during calls, and sorting calls in many ways (e.g. caller, geography, needs) to allow for analysis.

#### **F. Evaluation**

*Goals & Assessments: Please explain your short-term goals and long-term goals. Describe the changes in the target population that indicate the program's success. How will these changes be measured? Will anticipated changes affect the municipality's responsibility to this target population? How will the impact of this service on individual clients be tracked over time? Will there be additional beneficiaries? Will this service enable clients to become self-sufficient? How is this service linked to other human/social service programs in the community?*

The goals of the proposed project are to maintain LMI Amherst households in safe and stable housing and to ensure that they have access to food, clothing, shelter (either temporary or permanent), and public benefits in support of their quality of life.

The relationships that Resource Center staff develop with clients are typically short-term in nature. The staff observe and measure short-term changes brought about by brief interventions, as outlined above in item E. These interventions do not, in and of themselves, enable clients to become self-sufficient. They do keep them from falling further into instability, debt, and disorganization. We will track this by measuring the variables listed in section E, above.

*Community Action* and the Survival Center anticipate that increasing the number of Amherst residents who obtain food stamps and other benefits will decrease the pressure on the Survival Center's food pantry. Family Outreach of Amherst and *Community Action* anticipate that establishing stronger referral links between the two agencies will ensure that Amherst households with children will receive the most comprehensive services possible through FOA and that this will allow *Community Action's* limited resources to be focused on Amherst households without children. The Resource Center Coordinator will attend monthly meetings of the Council of Social Agencies of Hampshire County (COSA) to learn about changes in social service offerings in the county and to update COSA members about changes with the Resource Center or benefits eligibility and enrollment. In addition, the Coordinator or Department Director will attend meetings of the Amherst Human Services Network. The Resource Center's Information and Referral Specialist will be in regular contact with other organizations that provide emergency assistance to Amherst residents, e.g. The Salvation Army, Charles White Fund.

#### **G. Agency Information**

*Please provide an overview of your organization, including length of time in existence, experience in successfully conducting activities for which funding is being sought, and skills and current services that reflect capacity for success.*

*Community Action* is dedicated to promoting economic justice and improving the quality of life for people with lower incomes. It has been the federally-designated Community Action Agency for Franklin County since 1965 and for Hampshire County since 2005. Each year *Community Action* provides social and advocacy services in an area of more than 1,400 square miles to over 30,000 people from across the region, including 1,050 Amherst residents in 2010. One of the largest human service agencies in the region, *Community Action* provides the overall leadership, policy guidance, coordination, and support necessary to successfully manage an array of more than 30 programs at 35 sites as well as many community-based collaborative initiatives.

Through *Community Action*, households experiencing difficulty meeting their basic needs can easily gain access to an extensive range of income supports and services to help stabilize their situation and build their capacity to meet their food, housing, home heating, and other basic needs. *Community Action's* services include information and referral, financial assistance for basic needs, homelessness prevention, budget counseling and financial literacy education, asset development, fuel assistance, health care access, food and nutrition education, youth development programming, early education and care, comprehensive family support, teen parenting education and support, family literacy, child care subsidies, mediation, community crisis response, and workforce development. *Community Action* operates some of the largest and longest-standing programs for people with lower incomes in our service area: Community Action Resource Centers (formerly First Call for Help), Head Start/Early Head Start, WIC (Women, Infants, and Children), Fuel Assistance and Weatherization, and Child Care Resource and Referral. Together, these programs create multiple points of entry to a large array of vital services and a seamless continuum of support for local residents.

The agency successfully manages an annual budget of over \$26 million of federal, state, local, and private funding. The agency disburses 40% of its total revenue directly to vendors on behalf of individual program participants (e.g. financial assistance for rental/heating/utilities arrearages, Fuel Assistance, and child care subsidies). These pass-through funds are not used for program operating expenses. *Community Action's* demonstrated expertise in the oversight and management of multiple funding streams and sub-contracts enables it to continue to attract grants and contracts. For example, the agency has successfully administered CDBG-funded projects in Northampton, Athol, Greenfield, Orange, and Shelburne-Buckland.

*Community Action* is also a leader in nurturing collaborative efforts in the region by convening and contributing to valuable groups dedicated to stabilizing local households and bringing more resources to the region. For example, *Community Action* is well-represented at the Western Massachusetts Network to End Homelessness, with staff contributing to both its Leadership Council and its Family Services Committee. In Amherst, *Community Action* staff participate in the Amherst Human Service Network and have helped chair that group until very recently. The agency also actively contributes to and provides support to other entities in Hampshire County such as the Council of Social Agencies (COSA), the Strategic Planning Initiative for Families and Youth (SPIFFY), and the Quaboag Hills Community Coalition (QHCC). These groups offer opportunities for *Community Action* staff to network and update community partners about Community Action Resource Centers and other agency programs. Mutual work is strengthened by sharing best practices and new innovations for working with households at risk, and jointly engaging in directly reaching constituents, such as through community-wide outreach events. These entities also have working groups devoted to specific populations and issues relevant to the agency's efforts to help local residents achieve self-sufficiency, such as the Hampshire County Hunger Summit. In addition, *Community Action* provides local leadership for advocacy efforts among service providers and other community leaders, such as its biennial Economic

Inequality Conference, put on most recently at UMASS-Amherst in 2009. The agency was also an active force in advocating for expanded SNAP enrollment efforts, resulting in a large uptick of local residents receiving these valuable benefits.

*Community Action* has extensive experience assisting residents with lower incomes to meet their basic needs through the Community Action Resource Centers located in Northampton, Ware, Orange, Greenfield, and, during our agency's FY 2010 (10/1/2009-9/30/10), in Amherst. Hampshire County residents may turn to the Community Action Resource Centers for information and referral to other sources of help, eligibility screening and income maximization (e.g. help applying for SNAP and other public benefits), in-depth assessment, financial assistance for housing and utility arrearages and home heating, budget counseling, advocacy, and case management. *Community Action* has been operating the Community Action Resource Centers (formerly named First Call for Help) in Franklin County and the North Quabbin region since 1994 and in Hampshire County since 2007.

The Community Action Resource Centers have endured in spite of fluctuations in funding over the years. This resilience is due in large part to the incredible dedication of our staff and volunteers and the commitment of *Community Action's* leadership to use unrestricted agency funds to keep the Resource Centers viable. The agency also provides significant administrative support to the program in the areas of fiscal management, information technology, database management, program evaluation, fundraising and grantwriting, program development, buildings and grounds, and human resources, thereby increasing its overall stability. With the resources requested in this application, we are confident that we can meet the growing local demand of our services, even in the face of tougher economic times.

**PROJECT BUDGET FORM, FY11 AMHERST CDBG**

**Applicant Name:** Community Action of the Franklin, Hampshire, and North Quabbin Regions

**Program Name:** Community Action Resource Center-Hampshire County

**Program Period:** 12 MONTHS, 10/1/11-9/30/12

| PERSONNEL   | Hourly Rate              | Hours Per Week | # Weeks | Total Program Cost | Amherst CDBG Cost | Non-CDBG Revenue  | Source of Non-CDBG Revenue               |
|---|--------------------------|----------------|---------|--------------------|-------------------|-------------------|--|
|   | rounded to nearest \$.01 |                |         |                    |                   |                   |  |
| Dept. Director, Community Service                                   | \$ 25.03                 | 12.79          | 52      | \$ 16,650          | \$ 2,500          | \$ 14,150         | CSBG                                     |
| Resource Centers Coordinator  | \$ 19.41                 | 17.34          | 52      | \$ 17,500          | \$ 2,000          | \$ 15,500         | CSBG                                     |
| Information & Referral (I&R) Specialist - Hampshire Cty             | \$ 12.76                 | 37.5           | 52      | \$ 24,881          | \$ 5,200          | \$ 19,681         | CSBG, DTA-SNAP, UWHC, NoHo CDBG, FA      |
| I&R Specialist-Ware   | \$ 13.42                 | 15             | 52      | \$ 10,468          | \$ -              | \$ 10,468         | CSBG, DTA-SNAP                           |
| Housing Coordinator   | \$ 20.86                 | 19.86          | 52      | \$ 21,546          | \$ -              | \$ 21,546         | ESG                                      |
| <b>TOTAL SALARY</b>   |                          |                |         | <b>\$ 91,045</b>   | <b>\$ 9,700</b>   | <b>\$ 81,345</b>  |  |
| Benefits  |                          |                |         | \$ 20,076          | \$ 1,373          | \$ 18,703         | CSBG, DTA-SNAP, UWHC, NoHo CDBG, FA, ESG |
| Taxes   |                          |                |         | \$ 10,321          | \$ 1,087          | \$ 9,234          |  |
| <b>TOTAL PERSONNEL</b>  |                          |                |         | <b>\$ 121,442</b>  | <b>\$ 12,160</b>  | <b>\$ 109,282</b> |  |
| <b>ADMINISTRATIVE COSTS</b>   |                          |                |         |                    |                   |                   |  |
| Rent, utilities, maintenance  |                          |                |         | \$ 6,697           | \$ 780            | \$ 5,917.00       | CSBG, ESG                                |
| Telephone   |                          |                |         | \$ 2,300           | \$ 400            | \$ 1,900.00       | CSBG, ESG, UWHC                          |
| Insurance (liability, property)                                     |                          |                |         | \$ 635             | \$ 120            | \$ 515.00         | CSBG, ESG, UWHC                          |
| Postage   |                          |                |         | \$ 1,000           | \$ 200            | \$ 800.00         | CSBG, ESG, UWHC                          |
| Office & Prog. Supplies   |                          |                |         | \$ 3,247           | \$ 494            | \$ 2,753.00       | CSBG, ESG, UWHC                          |
| Travel/mileage & parking  |                          |                |         | \$ 3,800           | \$ 950            | \$ 2,850.00       | CSBG, ESG, UWHC                          |
| Data processing (IRIS)  |                          |                |         | \$ 700             | \$ -              | \$ 700.00         | CSBG, UWHC                               |
| Trainings/meetings  |                          |                |         | \$ 790             | \$ 140            | \$ 650.00         | CSBG, UWHC, ESG                          |
| Reproduction/printing   |                          |                |         | \$ 976             | \$ 224            | \$ 752.00         | CSBG, UWHC, ESG                          |
| Advertising   |                          |                |         | \$ 311             | \$ -              | \$ 311.00         | CSBG                                     |
| Equipment repair and lease  |                          |                |         | \$ 1,250           | \$ -              | \$ 1,250.00       | CSBG                                     |
| other: Food   |                          |                |         | \$ 254             | \$ -              | \$ 254.00         | CSBG                                     |
| other: non-cap expenses   |                          |                |         | \$ 1,500           | \$ -              | \$ 1,500.00       | CSBG                                     |
| other: Client Financial Assistance (pass-thru, no indirect applied) |                          |                |         | \$ 12,000          | \$ -              | \$ 12,000.00      | ESG, HeatUp!                             |
| other: 12.8% federally-approved Indirect rate                       |                          |                |         | \$ 5,864           | \$ 1,532          | \$ 4,332          | CSBG, DTA-SNAP, UWHC, NoHo CDBG, FA, ESG |
| <b>TOTAL ADMINISTRATIVE</b>   |                          |                |         | <b>\$ 41,324</b>   | <b>\$ 4,840</b>   | <b>\$ 36,484</b>  |  |
| <b>TOTAL PROGRAM COSTS</b>  |                          |                |         | <b>\$ 162,766</b>  | <b>\$ 17,000</b>  | <b>\$ 145,766</b> |  |

**Abbreviation Key:** CSBG = Community Services Block Grant, DTA-SNAP = Department of Transitional Assistance-Supplemental Nutrition Assistance Program, UWHC=United Way of Hampshire County, NoHo CDBG=Northampton Community Development Block Grant, FA=Community Action Fuel Assistance program, ESG=Emergency Shelter Grant program



**SELF DECLARATION of INCOME**  
**CERTIFICATON FORM**

NAME: \_\_\_\_\_ TOTAL # in Household \_\_\_\_\_  
(please print head of household full name)

ADDRESS: \_\_\_\_\_ Homeless Youth? \_\_\_\_\_  
\_\_\_\_\_ Telephone # \_\_\_\_\_

Under your household size, please circle the range of income that includes your annual income.

| Household size | 1 person       | 2 person       | 3 person       | 4 person       | 5 person       | 6 person       | 7 person       | 8 person       |
|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 30% or below   | 16,450 & under | 18,800 & under | 21,150 & under | 23,450 & under | 25,350 & under | 27,250 & under | 29,100 & under | 31,000 & under |
| 50% or below   | 16,451-27,400  | 18,801-31,300  | 21,151-35,200  | 23,451-39,100  | 25,351-42,250  | 27,251-45,400  | 29,101-48,500  | 31,001-51,650  |
| 80% or below   | 27,401-43,800  | 31,301-50,050  | 35,201-56,300  | 39,101-62,550  | 42,251-67,600  | 45,401-72,600  | 48,501-77,600  | 51,651-82,600  |

Please check the items below that apply to you. We ask these questions for statistical purposes only. Your answers will not affect your eligibility for services in any way.

1. Gender: \_\_\_\_ M \_\_\_\_ F \_\_\_\_ Other

2. Ethnicity: \_\_\_\_ Hispanic \_\_\_\_ Non-Hispanic

3. Race:

\_\_\_\_ White \_\_\_\_ Black/African American \_\_\_\_ Black/African American and White  
\_\_\_\_ Asian \_\_\_\_ Asian and White \_\_\_\_ Native Hawaiian/Other Pacific Islander  
\_\_\_\_ American Indian/Alaskan Native \_\_\_\_ American Indian/Alaskan Native and White  
\_\_\_\_ American Indian/Alaskan Native and Black/African American  
\_\_\_\_ Other \_\_\_\_\_

4. Handicapped: \_\_\_\_ yes \_\_\_\_ no

5. Elderly (60+): \_\_\_\_ yes \_\_\_\_ no

6. (Single) Female Head of Household: \_\_\_\_ yes \_\_\_\_ no

7. (Single) Male Head of Household: \_\_\_\_ yes \_\_\_\_ no

Applicant's signature: \_\_\_\_\_ Date: \_\_\_\_\_

Staff signature: \_\_\_\_\_ Date: \_\_\_\_\_

## CERTIFICATE OF TAX COMPLIANCE

Pursuant to Massachusetts General Law chapter 62C, sec 49A, I hereby certify under penalties of perjury that, to the best of my knowledge and belief, Community Action is in compliance with all laws of the Commonwealth relating to taxes, reporting of employees and contractors, and withholding and remitting child support.

04-2384972

Federal I.D. number

  
\_\_\_\_\_  
Jane Sanders, Executive Director

Date

10/26/10

PLEASE PRINT

Corporate Name:

Community Action of the Franklin, Hampshire, and North Quabbin Regions, Inc.

Address:

393 Main St.

City, State, Zip Code:

Greenfield, MA 01301

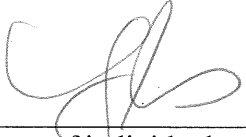
Hampshire County office: 56 Vernon St., Northampton, MA 01060



**CERTIFICATE OF NON-COLLUSION**

The undersigned certifies under penalties of perjury that this Proposal or proposal has been made and submitted in good faith and without collusion or fraud with any other person, business, partnership, corporation, union committee, club or other organization, entity or group of individuals.

10/26/16  
Date

  
\_\_\_\_\_  
Signature of individual submitting proposal

Community Action of the Franklin, Hampshire, and North Quabbin Regions, Inc.  
Name of Business

393 Main Street, Greenfield, MA 01301  
Address of Business



Amherst Planning Department  
Amherst Town Hall, 2nd Floor  
4 Boltwood Avenue  
Amherst, MA 01002

October 28, 2010

Dear Amherst Planning Department,

The Amherst Survival Center is an organization committed to providing for the basic needs of low-income residents of Amherst and the surrounding area. One of our major strategies in fulfilling our mission is to partner with other organizations offering services to help our clients move beyond a condition of need to a state of greater self-sufficiency.

We are very excited about Community Action's proposal to have a resource specialist on the ground at the Amherst Survival Center to help clients access entitlements such as food stamps and fuel assistance as well as emergency assistance funds and budget counseling. A similar program was offered here last year by Community Action. The demand for this service was overwhelming, the benefits for clients extensive, and the feedback we received from clients about the services was 100% positive. The only criticism was that clients wished that the resource specialist were available for more hours. The current proposal from Community Action would make that a reality.

Social science research has shown repeatedly that connecting consumers with entitlements and budget counseling, in addition to emergency assistance, is a major step in the direction of self-reliance. This is a tremendous opportunity for our community at a time when the need for help is large and continuing to increase. Last month alone, 27 new Amherst households came to the Survival Center for assistance with meeting their own and their families' basic needs. During the last year, the increase in service requests has been over 20% across all of our programs. The services offered by Community Action will make additional resources available to these families and individuals, providing more stability for today and greater hope for tomorrow.

It would be wonderful if these supports were again available to low-income Amherst residents at the Survival Center. Community Action did a terrific job collaborating with us, and we look forward to working with them again.

Please feel free to contact me if you would like more information.

Sincerely,

A handwritten signature in cursive script, appearing to read "Cheryl C. Zoll".

Cheryl Zoll, Executive Director